CLAIMS

What is claimed is:

1. A system for providing a warranty relating to a transaction between two parties, each party having a data communications device, said system comprising an infrastructure composed of a plurality of locations each associated with a respective institution which provides services to clients,

5   each location having a computer system, a database coupled to the computer system and storing information about each client of the institution and a data communications device coupled to the computer system for communication with the data communications device of any one party, each party being a client of at least one of the institutions, wherein each said location comprises

10   means for exchanging stored information with every other location and means for creating a warranty relating to either party to the transaction in response to a request received from at least one of the parties which is a client of the respective institution and based on information about the two parties contained in at least one of the databases and information about the nature of

15   the transaction received from the one of the parties.

2.   A method for providing a warranty relating to a transaction between two parties, each party having a data communications device, in a system comprising an infrastructure composed of a plurality of locations each associated with a respective institution which provides services to clients,

5   each location having a computer system, a database coupled to the computer system and storing information about each client of the institution and a data communications device coupled to the computer system for communication with the data communications device of any one party, each party being a client of at least one of the institutions, said method comprising:

10   transmitting a request for a warranty from one party to the transaction which is a client of the respective institution to a respective location associated with the respective institution, which request includes information

identifying the other party to the transaction and information about the nature of the transaction;

15   conducting an exchange of information between the respective location and a location associated with a institution of which the other party is a client; and

transmitting a response to the request from the respective location to the one party.